

Information to identify the case:

Debtor 1	<u>Quasbah C. Virginie</u>	Social Security number or ITIN	xxx-xx-6145
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 20-16413-KCF			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Quasbah C. Virginie

8/28/20

By the court: Kathryn C. Ferguson
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4

United States Bankruptcy Court
District of New JerseyIn re:
Quasbah C. Virginie
DebtorCase No. 20-16413-KCF
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin
Form ID: 318Page 1 of 2
Total Noticed: 25

Date Rcvd: Aug 28, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 30, 2020.

db Quasbah C. Virginie, 1398 Suwanee Dr, North Brunswick, NJ 08902-1635
 518892598 +ACAR Leasing Ltd. d/b/a GM Financial Leasing, PO Box 183853, Arlington, TX 76096-3853
 518830654 Chrysler Capital, PO Box 961212, Fort Worth, TX 76161-0212
 518830657 +Ez Pass Customer Service Center, Pob 52003, Newark, NJ 07101-8203
 518830660 Jpmcb Card, PO Box 30281, Salt Lake City, UT 84130-0281
 518830661 +Lending Club Corp, 595 Market St, San Francisco, CA 94105-2807
 518830663 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
 TRENTON NJ 08646-0245
 (address filed with court: Nj Division Of Taxation, Pob 245 Bankruptcy Section,
 Trenton, NJ 08695)
 518830670 Theresa Francis, 284 E 55th St, Brooklyn, NY 11203-4702
 518830671 US Dept of Ed/Glelsi, 2401 International Ln, Madison, WI 53704-3121
 518830672 Wf/Bobs Fn, PO Box 14517, Des Moines, IA 50306-3517

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

smg E-mail/Text: usanj.njbankr@usdoj.gov Aug 29 2020 01:45:05 U.S. Attorney, 970 Broad St.,
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Aug 29 2020 01:45:00 United States Trustee,
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
 Newark, NJ 07102-5235
 518830652 EDI: HNDA.COM Aug 29 2020 04:58:00 American Honda Finance, 600 Kelly Way,
 Holyoke, MA 01040-9681
 518830653 EDI: CAPITALONE.COM Aug 29 2020 04:58:00 Capital One Bank USA N, PO Box 30281,
 Salt Lake City, UT 84130-0281
 518830655 EDI: WFNBN.COM Aug 29 2020 04:58:00 Comenitybank/victoria, PO Box 182789,
 Columbus, OH 43218-2789
 518830656 EDI: DISCOVER.COM Aug 29 2020 04:58:00 Discover Fin Svcs LLC, PO Box 15316,
 Wilmington, DE 19850-5316
 518830658 EDI: PHINAMERI.COM Aug 29 2020 04:58:00 Gm Financial, PO Box 181145,
 Arlington, TX 76096-1145
 518830659 EDI: IRS.COM Aug 29 2020 04:58:00 Internal Revenue Service, POB 7346,
 Philadelphia, PA 19101-7346
 518830662 E-mail/Text: bankruptcynotice@nymcu.org Aug 29 2020 01:45:26 Municipal Credit Union,
 185 Montague St, Brooklyn, NY 11201-3600
 518830664 E-mail/Text: bankruptcyteam@quickenloans.com Aug 29 2020 01:45:23 Quicken Loans,
 1050 Woodward Ave, Detroit, MI 48226-1906
 518830666 EDI: NEXTEL.COM Aug 29 2020 04:58:00 Sprint, Pob 4191, Carol Stream, IL 60197-0000
 518830667 EDI: RMSC.COM Aug 29 2020 04:58:00 Synchb/Care Credit, C/o, PO Box 965036,
 Orlando, FL 32896-5036
 518830668 EDI: RMSC.COM Aug 29 2020 04:58:00 Synchb/jcp, PO Box 965007, Orlando, FL 32896-5007
 518831128 +EDI: RMSC.COM Aug 29 2020 04:58:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
 PO Box 41021, Norfolk, VA 23541-1021
 518830669 EDI: CITICORP.COM Aug 29 2020 04:58:00 Thd/Cbna, PO Box 6497,
 Sioux Falls, SD 57117-6497

TOTAL: 15

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

518830665 ##Robert E Judge Pc, 131 Lawrence St Fl 2, Brooklyn, NY 11201-5208

TOTALS: 0, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner
shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.****Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social
Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required
by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Aug 30, 2020

Signature: /s/Joseph Speetjens

District/off: 0312-3

User: admin
Form ID: 318

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Total Noticed: 25

Date Rcvd: Aug 28, 2020

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 28, 2020 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Quicken Loans, LLC dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Edward Nathan Vaisman on behalf of Debtor Quasbah C. Virginie vaismanlaw@gmail.com,
G20495@notify.cincompass.com
John Michael McDonnell on behalf of Trustee John Michael McDonnell jmcdonnell@mchfirm.com,
NJ95@ecfbis.com,bcrowley@mchfirm.com
John Michael McDonnell jmcdonnell@mchfirm.com, NJ95@ecfbis.com,bcrowley@mchfirm.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5